

FIG. 1

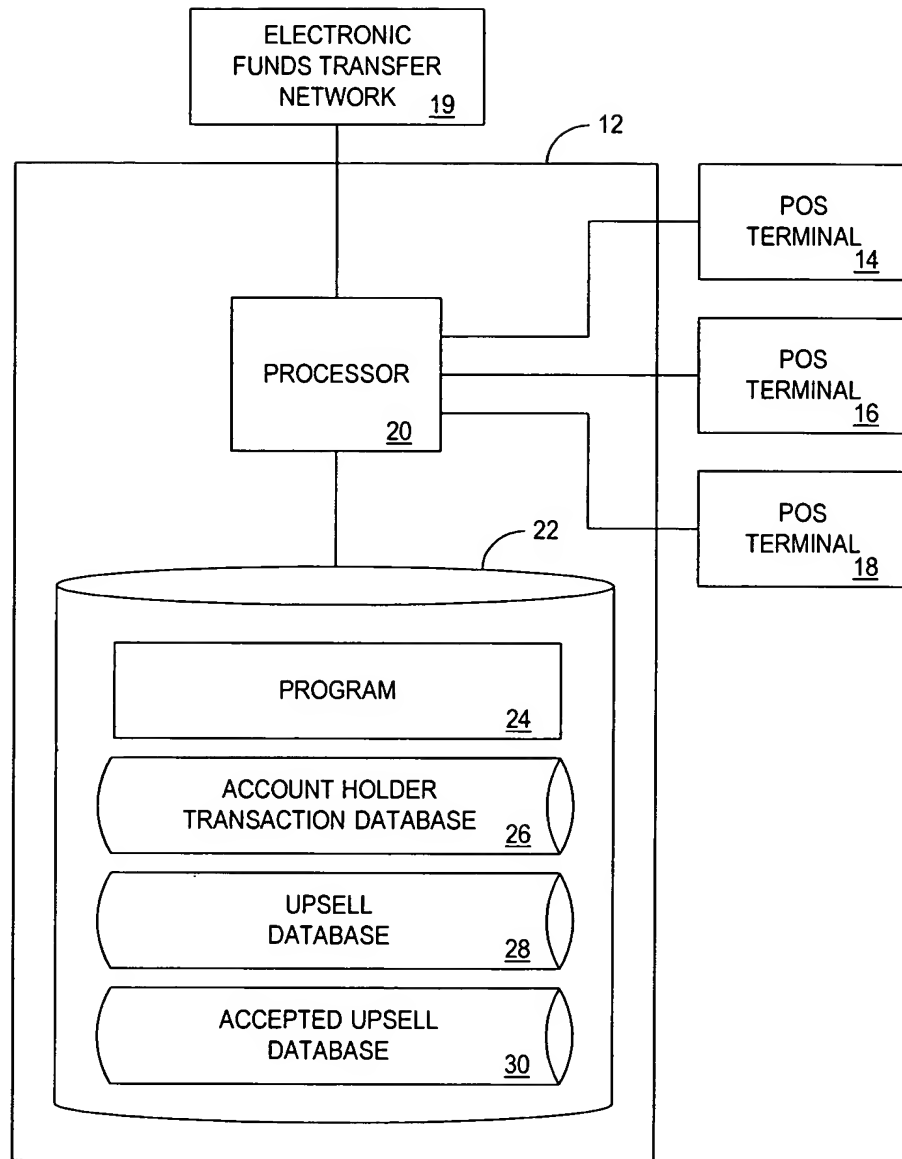


FIG. 2

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ACCOUNT IDENTIFIER 1111-1111-2222-2222								42
TRANSACTION IDENTIFIER	TRANSACTION TYPE	DATE OF TRANSACTION	POST DATE	TRANSACTION AMOUNT	MERCHANT IDENTIFIER	ITEM IDENTIFIER	DESCRIPTION	
56	58	60	62	64	66	68	70	
1234560	PAYMENT RECEIVED	11/1/99	11/1/99	\$431.17	-	-	PAYMENT OF OCTOBER BILL	
1234561	PURCHASE	11/17/99	11/19/99	\$60.00	5677	-	DINNER BILL	
1234562	PURCHASE	11/17/99	11/18/99	\$183.25	7890	82550098	MEN'S SUIT	
1234563	PURCHASE	11/18/99	11/21/99	\$17.48	1234	11223344	VIDEO TAPE	
1234564	PURCHASE	11/22/99	11/24/99	\$219.00	5678	88765432	TELEVISION	
1234565	PURCHASE	11/23/99	11/24/99	\$13.31	1234	11339988	VIDEO TAPE	

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FIG. 3

UPSELL IDENTIFIER 91	MERCHANT IDENTIFIER 92	FINANCIAL ACCOUNT 93	UPSELL CONDITION 94	UPSELL 96	ADJUSTMENT VALUE 98
A	2345	12345678	CUSTOMER NOT RECOGNIZED AS CURRENT MCI RECIPIENT	SWITCH TO MCI FOR TELEPHONE SERVICE	\$25 CASH BACK
B	6789	90123456	CUSTOMER NOT RECOGNIZED AS CURRENT CON ED RECIPIENT AND NOT PREVIOUSLY OFFERED CON ED SERVICES	SIGN UP FOR CON ED UTILITY SERVICES	FREE PURCHASE (NOT TO EXCEED \$100)
C	9988	78901234	PURCHASE INCLUDES MAGAZINE X	ONE YEAR SUBSCRIPTION TO MAGAZINE X	\$38.00 PRICE
D	7766	56789012	PURCHASE INCLUDES A SNOWBOARD	SKI RESORT SEASON PASS	\$500.00 PRICE
E	8901	34567890	TIME OF DAY IS BETWEEN 4:30PM AND 6:30 PM	\$5.00 OFF McDONALDS FOOD	\$4.50 PRICE
F	5544	88112233	NOT PREVIOUSLY OFFERED PRODUCT Z	PRODUCT Z	\$6.00 PRICE

FIG. 4

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ACCOUNT IDENTIFIER 1111-1111-2222-2222				102
DATE 110	OFFERED UPSELL IDENTIFIER 112	ACCEPTED 114	TRANSACTION IDENTIFIER 116	
11/22/99	C	YES	1234567	104
11/22/99	E	NO	1234568	106
11/23/99	F	NO	1234569	108

FIG. 5

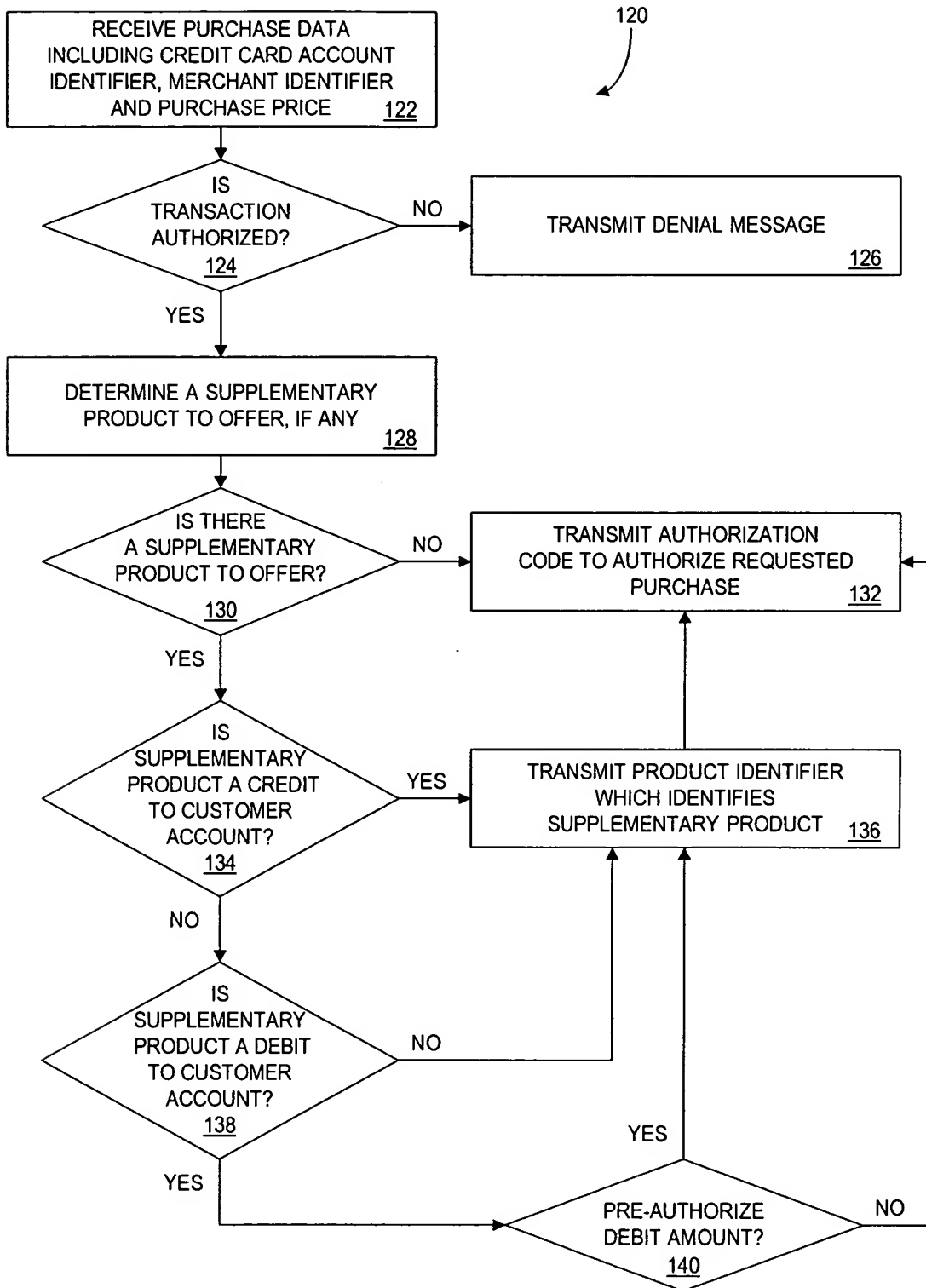


FIG. 6

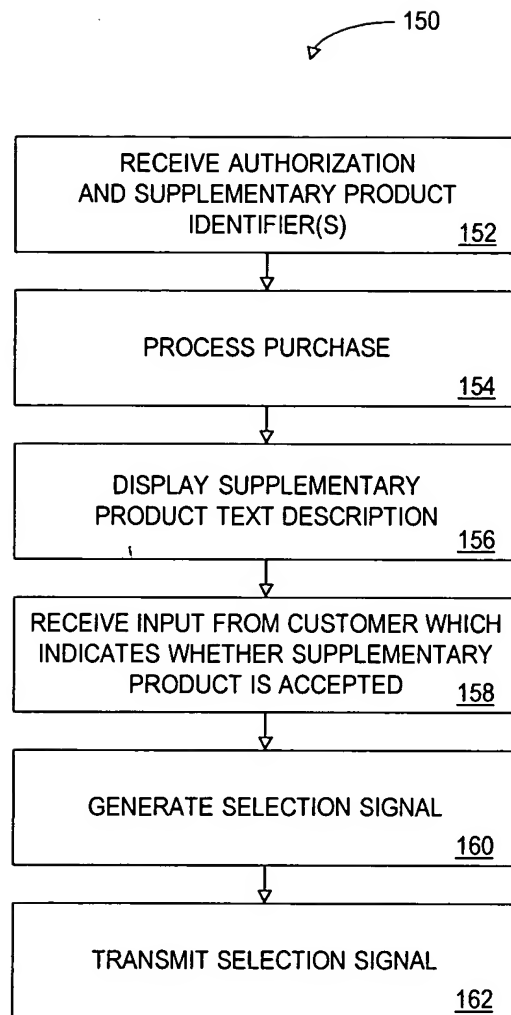


FIG. 7

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UPSELL IDENTIFIER 91	MERCHANT IDENTIFIER 92	FINANCIAL ACCOUNT 93	UPSELL CONDITION 94	UPSELL 96	ADJUSTMENT VALUE 98
A	2345	12345678	CUSTOMER NOT RECOGNIZED AS CURRENT MCI RECIPIENT	SWITCH TO MCI FOR TELEPHONE SERVICE	\$25 CASH BACK

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ACCOUNT OWNER	BALANCE ADJUSTMENT TYPE	ADJUSTMENT AMOUNT
2345	DEBIT	\$25.00
8888	CREDIT	\$25.00

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ACCOUNT IDENTIFIER 1111-1111-2222-2222							42
TRANSACTION IDENTIFIER 56	TRANSACTION TYPE 58	DATE OF TRANSACTION 60	POST DATE 62	TRANSACTION AMOUNT 64	MERCHANT IDENTIFIER 66	ITEM IDENTIFIER 68	DESCRIPTION 70
1234564-A	UPSELL PAYMENT	11/22/99	11/24/99	\$25.00	8888	A	PAYMENT FOR UPSELL A

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FIG. 8

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UPSELL IDENTIFIER 91	MERCHANT IDENTIFIER 92	FINANCIAL ACCOUNT 93	UPSELL CONDITION 94	UPSELL 96	ADJUSTMENT VALUE 98
B	6789	90123456	CUSTOMER NOT RECOGNIZED AS CURRENT CON ED RECIPIENT AND NOT PREVIOUSLY OFFERED CON ED SERVICES	SIGN UP FOR CON ED UTILITY SERVICES	FREE PURCHASE (NOT TO EXCEED \$100)

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ACCOUNT OWNER	BALANCE ADJUSTMENT TYPE	ADJUSTMENT AMOUNT
6789	DEBIT	\$32.00
1111-1111-2222-2222	CREDIT	\$32.00

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ACCOUNT IDENTIFIER 90123456								42
TRANSACTION IDENTIFIER	TRANSACTION TYPE	DATE OF TRANSACTION	POST DATE	TRANSACTION AMOUNT	MERCHANT IDENTIFIER	ITEM IDENTIFIER	DESCRIPTION	
56	58	60	62	64	66	68	70	
8765432-B	UPSELL	11/18/99	11/18/99	\$32.00	1111-1111-2222-2222	-	PAYMENT FOR UPSELL B	

FIG. 9

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UPSELL IDENTIFIER 91	MERCHANT IDENTIFIER 92	FINANCIAL ACCOUNT 93	UPSELL CONDITION 94	UPSELL 96	ADJUSTMENT VALUE 98
E	8901	34567890	TIME OF DAY IS BETWEEN 4:30 PM AND 6:30 PM	\$5.00 OFF McDONALDS FOOD	\$4.50 PRICE

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230

ACCOUNT OWNER	BALANCE ADJUSTMENT TYPE	ADJUSTMENT AMOUNT
7777	DEBIT	\$4.50
8901	CREDIT	\$4.50

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ACCOUNT IDENTIFIER 34567890 42						
TRANSACTION IDENTIFIER 56	TRANSACTION TYPE 58	DATE OF TRANSACTION 60	POST DATE 62	TRANSACTION AMOUNT 64	MERCHANT IDENTIFIER 66	ITEM IDENTIFIER 68
99887766-E	UPSELL	11/10/99	11/12/99	-\$4.50	1111-1111-2222-2222	.
					PAYMENT FOR UPSELL E	
					70	

FIG. 10

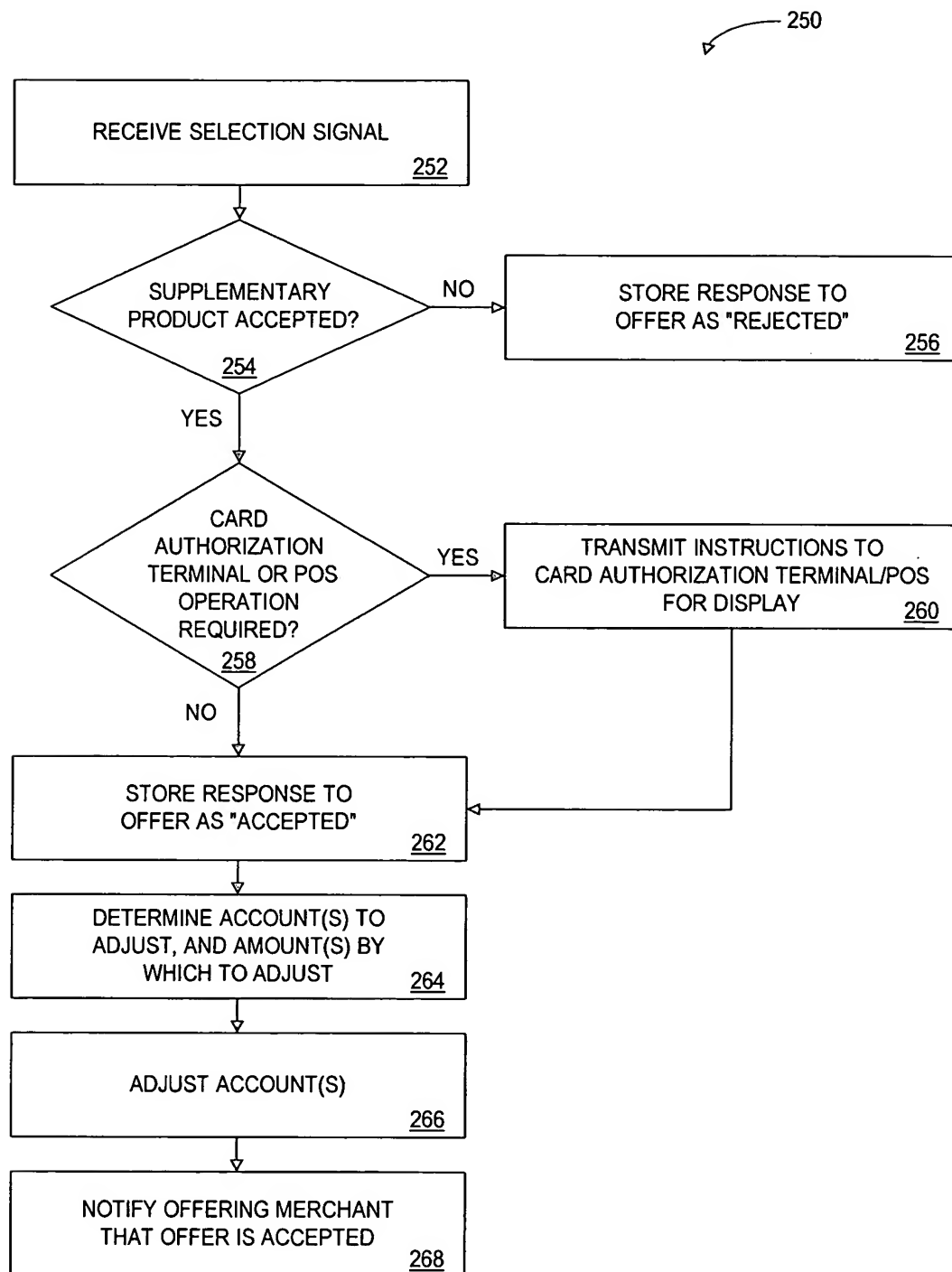


FIG. 11